## **REMARKS**

Claims 11-25 and 37 are pending in this application, of which claims 11, 15-18, 20, 21, 23 and 37 have been amended. Claims 38 and 39 have been added, whose basis of the amendment is found at claims 11 and 37, respectively.

- (1) Claims 11-25 and 37 were rejected under 35USC§112, second paragraph.
- (i) Claim 11 has been amended to overcome the rejections except the assertion as to lines 14-18 of claim 11. The rejection on lines 14-18 of claim 1 is not understood. In claim 11, the "transaction sequence characteristic computation means" refers to the "unit transaction modeling means." So that the "transaction sequence characteristic computation means" does not refer to itself. Claim 11 is supported by Fig.2. Please explain the rejection in detail, or reconsider the rejection.
- (ii) Claims 15, 17, 18, 20, 21 and 23 have been amended, which are believed to overcome the rejections.
- (iii) The rejection of claim 37 at page 3, last lines 3-2 of the Office Action is not understood. In claim 37, the "transaction sequence modeling function" refers to the "unit transaction modeling function," so that the "transaction sequence modeling function" does not refer to itself. Please explain the rejection in greater detail, or reconsider the rejection.

Application No. 09/987,464 Response dated January 14, 2004 Reply to Office Action of July 2, 2003

In view of the aforementioned amendments and accompanying remarks, claims 11-25 and 37, as herein amended, are in condition for allowance. Applicants request such action at an early date.

If the Examiner believes that this application is not now in condition for allowance, the Examiner is requested to contact Applicants' undersigned agent at the telephone number indicated below to arrange for an interview to expedite the disposition of this case. Limited recognition of the agent is attached.

In the event that this paper is not timely filed, Applicants respectfully petition for an appropriate extension of time. The fees for such an extension or any other fees that may be due with respect to this paper may be charged to Deposit Account No. 50-2866.

Respectfully submitted,

WESTERMAN, HATTORI, DANIELS & ADRIAN, LLP

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Agent for Applicants Limited recognition

Attachment: Limited Recognition

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## BEFORE THE OFFICE OF ENROLLMENT AND DISCIPLINE UNITED STATE PATENT AND TRADEMARK OFFICE

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Expires: July 8, 2004

Harry I. Moatz

Director of Enrollment and Discipline